

FORM AND RATE FILING BULLETIN

State of Rhode Island

Insurance Division

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FILING FEE – EFFECTIVE FOR FILINGS RECEIVED AFTER JULY 16, 1993

Title 42, Chapter 14, Section 18 was added to the General Laws of Rhode Island when Governor Sundlun signed 93-H 7155, Substitute A. The filing fee requirements, contained in Article 71, Section 16, establish a **\$40.00 fee for each policy or certificate form in a filing package** and a **\$25.00 fee for each policy with which a package of amendatory forms, paragraphs or revised rates may be used**. The fee must be submitted with each filing package by means of a check payable to: *General Treasurer, State of Rhode Island*. There is no fee to withdraw forms that your company no longer wishes to use in Rhode Island.

HOW TO FIGURE YOUR FEE

When a master contract and certificates are filed in one package, count all policies *and* all certificates [Do not count riders, endorsements, applications, rates or alternative paragraphs.] and multiply by \$40.00.

When riders, endorsements, applications, alternative paragraphs or rates are filed singly or in a package without policy or certificate forms, count the number of policies to which the forms will be attached, in which the paragraphs will be used, or with which the rates will be used [Do not count the forms, paragraphs and/or rates, themselves.] and multiply by \$25.00.

If the retaliatory fee for your company's domicile is more, pay the retaliatory fee.

THE TRANSMITTAL LETTER MUST LIST ALL POLICY FORMS WITH WHICH ANY RIDERS, ENDORSEMENTS, APPLICATIONS, ALTERNATIVE PARAGRAPHS OR RATES WILL BE USED. REFERENCE TO "ALL POLICY FORMS APPROVED IN RHODE ISLAND" IS NOT ACCEPTABLE. FILINGS RECEIVED WITHOUT THE CORRECT FEE OR WITHOUT A LIST OF ALL POLICY FORMS WILL BE CONSIDERED INCOMPLETE AND NOT SUBJECT TO ANY "DEEMER" PROVISIONS IN LAW OR REGULATION.

Bill 93-H 7155 Substitute A, Article 71, Section 16
Chapter 42-14 of the General Laws entitled "Department of Business Regulation" is hereby amended by adding thereto the following section:

42-14-21. Form and Rate filing fees. -- The following fees shall be charged for the services of the division of insurance in reviewing policy or certificate forms, as those terms are defined in section 27-29-2(f) of the General Laws, and related forms and rates that are required by law to be submitted by insurers, as that term is defined in section 27-29-2(e) of the General Laws, for review and approval by the director prior to use:

(a) For each policy or certificate form included in a single package, including any related forms, rates, and other documents submitted in the same package -- \$40.00; and,

(b) For related forms or revised rates in connection with a policy that has been previously approved, submitted in a single package, charged based upon the number of policies involved -- \$25.00.

(c) Fees shall be submitted with each filing and shall be paid to the insurance commissioner to and for the use of the insurance division. These fees shall be in addition to any taxes and fees otherwise payable to the state.

Bill 93-S 508, Section 17

Sections 27-29-1, 27-19-2 ... of the General laws in chapter 27-29, entitled "Unfair Competition and Practices" are hereby amended to read ... as follows: ...

27-29-2. Definitions. -- When used in this chapter: ...

(e) "Insurer" means any person, reciprocal exchange, interinsurer, Lloyds insurer, fraternal benefit society, and any other legal entity engaged in the business of insurance, including agents, brokers, adjusters and third party administrators. Notwithstanding any other provision of law, insurer shall also mean a nonprofit hospital and/or medical service corporation, a nonprofit dental service corporation, a nonprofit optometric service corporation, a nonprofit legal service corporation, a health maintenance organization as defined in the general laws, or any other entity providing a plan of health benefits. For purposes of this act, these foregoing entities shall be deemed to be engaged in the business of insurance and subject to this chapter.

(f) "Policy" or "certificate" means any contract of insurance, indemnity, medical, health or hospital service, suretyship, or annuity issued, proposed for issuance, or intended for issuance by any insurer. ...